

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Sheronda M. Wheeler,  
Troy Wheeler,

Debtors.

Case No. 20-10901-amc

Chapter 13

**Debtors' Objection to Claim No. 3 by Claimant US Bank Trust National Association**

**AND NOW**, Debtors Sheronda M. Wheeler and Troy Wheeler, by and through their attorney, object to a proof of claim filed by a creditor in this case pursuant to 11 U.S.C. § 502, Fed. R. Bankr. P. 3007, and L.B.R. 3007-1. In support of this objection, the Debtors state as follows:

1. Claimant US Bank Trust National Association filed Proof of Claim No. 3 on February 25, 2020.
2. Upon information and belief, the pre-petition amount due to US Bank was paid by a Pennsylvania Homeowner Assistance Fund grant on or about August 2, 2023.
3. The Debtors object to Claim No. 3 on the basis that it has not been amended following payment of the PHAF grant and ask that it be disallowed.

**NOW, THEREFORE**, the Debtors request that this Court sustain their objection in the form of order attached and grant such other relief in their favor as may be necessary and proper under the law.

Date: December 4, 2023

CIBIK LAW, P.C.  
*Counsel for Debtor*

By: Michael A. Cibik  
Michael A. Cibik (#23110)  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com